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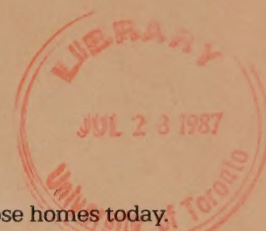


HOUSING FOR ONTARIO

TOMORROW'S NEEDS • TODAY'S HOUSING

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Where we live and how we live is changing dramatically



We're living in those homes today.

There isn't much room left to build in many urban centres, which means more people are staying in their present homes and fixing them up.

Not only are we upgrading them — building additions and decks and new kitchens and baths — we're adding flats and apartments, too. We're also converting old, abandoned factories and warehouses along with vacant schools and churches, into comfortable living quarters.

We're using our ingenuity to turn existing buildings, many of them in downtown cores, into homes. And we're revitalizing our neighbourhoods in the process.

What has prompted this tremendous growth in renovations?



1951 — Person per Household



1981 — Person per Household

Many homeowners think renovation is what the other guy does.

The truth is, most of us are constantly renovating our homes. Remember the new wallpaper and paint job you did last spring? The new ceiling fixture you installed? And those juniper bushes you planted by the new front steps?

Fixing this, repairing that. They're all jobs that are part of the renovation business.

In older homes, the list of "jobs to do" can become formidable. And most people in Ontario live in older homes. As these aging structures begin to

need repair and maintenance, the tendency has been to improve and upgrade them at the same time.

Thus, the boom in renovation.

And renovation is big business. The countless small projects we undertake in our homes, along with more extensive alterations, amount to nearly \$5 billion each year. And \$5 billion equals the amount of money spent annually in the new housing market.

Renovation is more than big business. It's good news for Ontario's cities, towns and neighbourhoods. Because 75 per cent of the housing we'll need in this province by the turn of the century has already been built.



As our lifestyle changes, so do our needs

Changing lifestyles, changing needs. Household size has been decreasing over the last 25 years. Couples are postponing having children. When they do have children, they don't have as many.

There are more single-parent families.

People are living longer and many prefer to live in their own homes even

though a single, elderly person may not be able to maintain a home easily.

In general, smaller households mean a demand for smaller living spaces that still offer the amenities we're used to.

As our lifestyle changes, so do our needs. By renovating our living space — making it bigger or smaller, upgrading the wiring, the plumbing or the heating — we get the home we want, in the neighbourhood we're familiar with, without having to start from scratch.

But if one of the major changes in our lifestyle means we need less space for ourselves, the opportunity is there to make this space available for others who need a place to live.

It's difficult to over-estimate the importance of single-family and small apartment buildings to people needing places to rent.

While high-rise buildings dominate some city skylines, nearly 60 per cent of rental accommodation is in low-rise apartment buildings or single-family homes.

Sixty per cent of low-rises are more than 25 years old.

Nearly one-third are half a century old.

Many, like older, unrenovated houses, could not meet today's standards for safety, let alone comfort and convenience. And these low-rise buildings are the residences that are more likely to be demolished than renovated.

At the same time, we have more

people needing places to live in Ontario. Cities such as Toronto have rental vacancy rates of *less* than one per cent.

What is the solution to this rental housing crisis? Is there *more* than one solution? New construction will continue to provide some additional rental housing.

Vacant land for housing in desirable urban centres is at a premium.

Some municipalities have no undeveloped land within their borders. Others may have decided their undeveloped land is more suitable for commercial or industrial use.

But building new housing on vacant land is not the only solution. Much of the needed living space already exists in private homes and abandoned buildings.

There is room to house half a million households in existing single family homes.

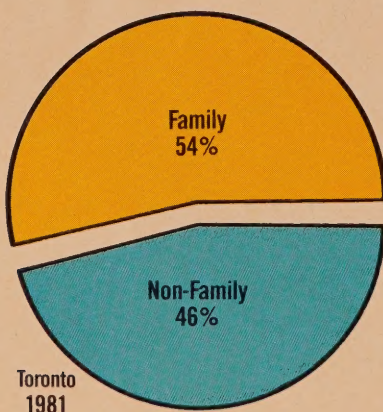
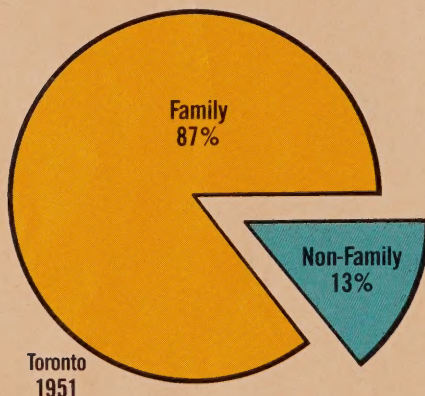
Old schools, churches and factories could house many thousands more.

And the cost of creating this housing, in most cases, would be cheaper than building new units.

Everyone benefits from this approach to creating new housing. Neighbourhoods are rejuvenated. Homeowners enjoy an increase in revenue and property values. Municipalities don't have to put in more services. And tenants get good quality, affordable rental housing.

Re-investing in our housing means we're investing in our future.

It makes sense — for all of us.



Why people renovate is an easy question to ask, but a hard one to answer

We know that most homeowners undertake at least some renovation work. People make changes to their homes for more than one reason; they like their older homes in neighbourhoods close to the centre of town, schools, work, transportation, and entertainment. But today, they also want modern conveniences and new innovative living space and better layouts of existing space. Some people want income from unused space. Some first-time buyers, and seniors on reduced incomes can only afford to stay in their homes by converting some of the area into rental accommodation.

Each year, more than 80 per cent of homeowners do some renovating. Nearly one third of them spend over \$2,500.

Some projects can be classed as repairs, some as improvements. But most are both — for example, new skylights and roof vents that are installed when worn out shingles are replaced.

The reasons for renovation are as varied as the projects and the people who undertake them.

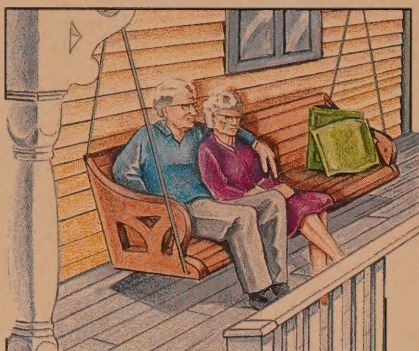
Young people do more renovating than the elderly. In many instances, homeowners have already done many of the major projects their houses require. And they now have less money to spend.

Before the end of the century, renovation spending is expected to increase to \$6.8 billion yearly. And every \$100 million spent on renovation creates over 4,000 man-years of employment.

Homeowners tend to do their own landscaping and interior painting, build their own sun decks, and renovate their own kitchens and bathrooms. However, they often hire contractors to install new windows, heating systems, exterior siding, and to add rooms. For carpeting, half do it themselves, and half hire outside help.



Two out of every three homeowners undertake a "do-it-yourself" project which costs an average of \$863. More than half hire a contractor, at an average cost of \$2,494.



Homeowners aged 35-44 have 25% of the houses, but spend over 30% of the renovation money. Seniors and 65+ own 15% of the houses but only account for 10% of renovation expenditures.

Doing it right

The fact is, if you own a home, you will almost certainly renovate at some time. Of course, nobody needs a set of blueprints to wallpaper the hall. But home improvement projects have a way of growing.

Why not install a new ceiling fixture, a built-in vacuum system, open an archway... Before you know it you're undertaking one of those major projects you thought only other people did.

An astute renovation expert once asked "Who would cut up a piece of material costing thousands of dollars a metre without careful measurements and plans?"

Nobody, of course. But that's what many of us do to our houses.

Many of us who can't draw a straight line seem to have no fear of rushing in where architects fear to tread.

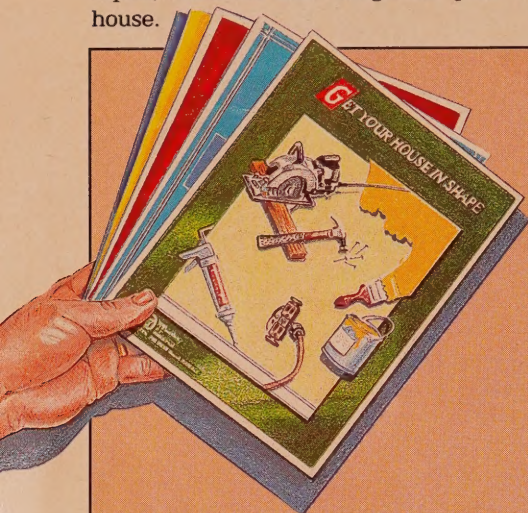
A great deal of skill and specialized labour goes into the construction of a home. It takes a little bit of knowledge to know what you and your house



Kitchens account for the largest share of the renovation dollar

need from each other, and what you can and can't do by yourself. You need a game plan.

A good place to start for information is the Ministry of Housing. The Ministry has some excellent booklets on repair and maintenance, renovations and improvements, and a series of brochures that explain just how your house and the things in it work. You can get pamphlets and brochures on assistance programs to help you repair, renovate and reorganize your house.



There's plenty of help for the Do-it-Yourselfer

When you're ready to start renovating, it pays to know what you're talking about.

Architects, city planners, suppliers, contractors, and tradespeople have a language all their own. To help you talk their language, Ontario's Ministry of Housing has some great reading material. And the price is right. It's free.

Understanding Your House

If you don't know a plenum from a soffit, or even if you do, this series of brochures is a great way to learn how houses are constructed and how they work.

Get Your House in Shape

This booklet covers maintenance and repairs, and gives you an overview of what to do.

Plans, Permits & Payments

If you are even thinking about renovations, you should have this 36-page booklet.

You can also visit the Ministry's information booth at many home shows throughout the province. At the Renovation Theatre, you'll find all sorts of housing tips, whether you're a homeowner, a landlord, or a renovator. Ministry staff also know about financial assistance programs for which you may be eligible.

Home shows are an excellent way to see the latest renovation techniques and materials. Many different items are on display from a variety of manufacturers.

The sections *First Steps*, *Putting It On Paper*, *Getting Underway*, *The Approval Process* and *A Little Advice* can minimize disruptions to your home, finances and living habits.

Pick-up your copies of these publications at the Ministry of Housing's exhibit at your local home show, the Ontario Renovation Information Centre, or your local ministry office.

Housing Rehabilitation

Two programs from the Ministry of Housing help to restore aging residences.

The Ontario Home Renewal Program (OHRP) is for owner-occupied houses. The other program, known as Low-Rise Rehabilitation Program (LRRP), is for apartment buildings less than five storeys high, and built before 1960.

OHRP helps lower income homeowners to meet municipal building and safety codes. It covers items such as structural faults, plumbing, insulation, heating and electrical systems. Up to \$7,500, of which up to \$4,000 may be forgiven, may be loaned at an interest rate from 0 to 10 per cent, depending on the homeowner's income. Senior citizens and single income families are two examples of groups who may qualify for assistance.

The Low-Rise Rehabilitation Program helps landlords restore such buildings by providing up to two-thirds the cost of rehabilitation, to a maximum of \$5,000 per apartment. The loan is interest free for five years, then forgiveness is earned at the rate of 10 per cent per year. Up to 17,000 units in over 100 municipalities will qualify.

Both OHRP and LRRP are administered through local municipalities. Contact your local office.



Ontario Renovation Information Centre

Anyone who is seriously considering renovating should visit the Ontario Renovation Information Centre in Toronto.

Open Wednesday through Sunday, the Centre is a semi-detached house, built in 1899 in Toronto's Riverdale area.

The house has been completely renovated with rooms added, insulation installed and several energy efficient innovations introduced to make it more comfortable and liveable. With cut-away walls and other displays, you can see how the work was done and the materials used.

The fuel bill, approximately \$150 a season, is about one-tenth the cost of heating a similar unrenovated house.

Again, the staff on hand is not only knowledgeable about government programs, but also about procedures to follow before and during renovating. Also on hand is a complete library of free booklets, pamphlets and fact sheets.

The Ontario Ministry of Housing is serious about encouraging sound renovations. In fact, its Ontario Renews Awards competition honours outstanding efforts. Any project completed in the last three years that has a residential component or that affects residential areas is eligible. This year, for the first time, industrial and commercial renovations will also be eligible.

The Ministry has several programs to help people renovate — whether they want to carry out repairs that will ensure minimum health and safety standards, or create additional living space in homes or other buildings.

In a quiet residential neighbourhood...

just east of Toronto's downtown is a wonderful place for potential renovators to visit. But you have to look carefully for number 16 Howland Rd. Apart from a few small, dignified signs, the Ontario Renovation Information Centre looks like any other nicely renovated house in the area.

Once inside, you can see how much the house has been changed — for the better. A scale model in the living room shows both the old and new versions of the nearly 90 year-old structure. More space, and more effective use of it, along with energy efficiency were primary considerations. Models, displays, cutaway walls and floors, video programs, and an informed staff help visitors to understand how the house works, and how their own homes could be improved.

Usable living space was increased 20 per cent by opening the attic, removing partition walls, building a small addition on the back, and lowering the basement floor.

It was much cheaper to lower only the centre about 15 cm, and not have to retrofit new footings. On the $\frac{3}{4}$ m wide ledge around the perimeter of the basement, are the furnace, washer, dryer, laundry tubs and water heater. Very little space is wasted, and tall adults can now stand in the basement without hitting their heads.

The many varieties of insulation materials and techniques are readily visible, including glass fibre batts, and interior and exterior foamboard. The innovations are extensive — interior insulating window shutters, fixed triple-glazed windows, a 92 per cent efficient gas furnace that needs no chimney.

Although the area of the house is twenty per cent bigger (from 191.8m² (2,064 ft²) to 238m² to (2561 ft), its fuel usage has been cut

90 per cent, to about \$150 a year. It is also much less drafty and the air is comfortably humidified.

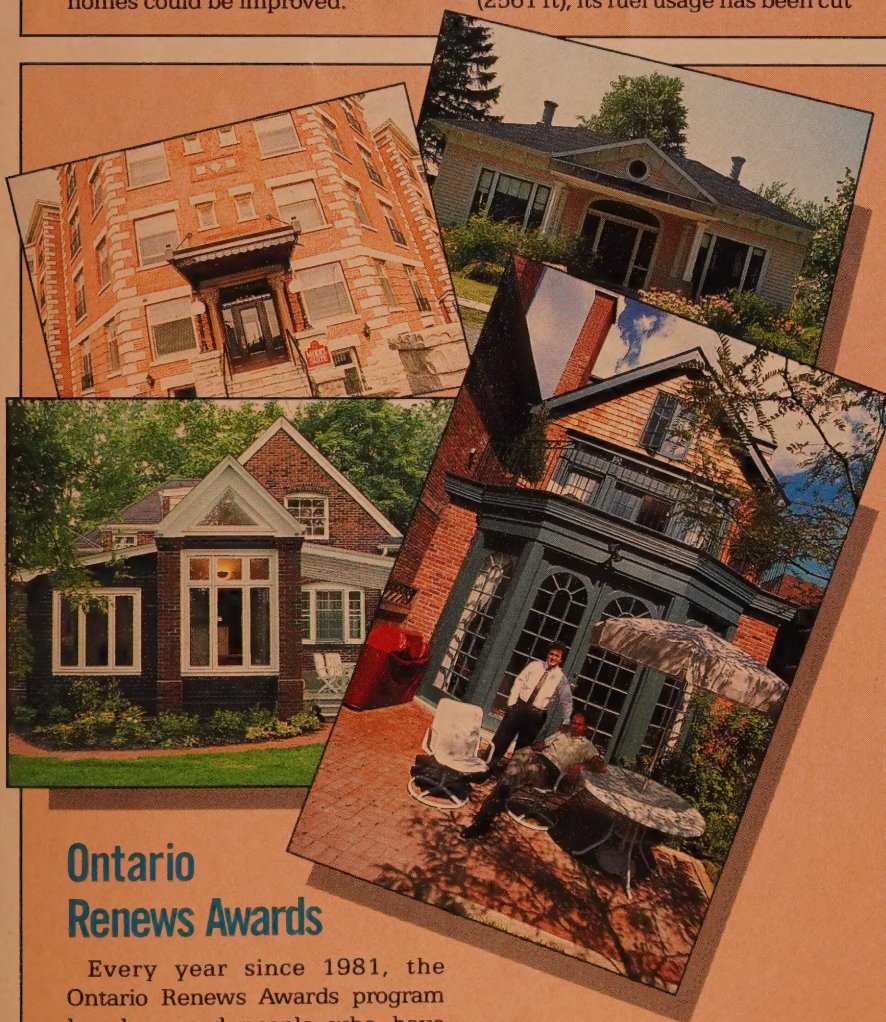
Hours

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| Wednesday | 12:00 – 5:00 pm |
| Thursday | 12:00 – 9:00 pm |
| Friday | 12:00 – 5:00 pm |
| Sat. & Sun. | 10:00 – 4:00 pm |
| Mon. & Tues. | Closed |

16 Howland Road in Toronto's Riverdale District (1 block east of Broadview Ave., running north of Gerrard Street).

(416) 461-7577

Arrive by Public Transit! Take the Broadview streetcar south from Broadview station on the Bloor/Danforth subway line.



Ontario Renews Awards

Every year since 1981, the Ontario Renews Awards program has honoured people who have

translated outstanding renovation ideas into reality.

To encourage new projects and the sharing of ideas, awards are presented by the Ministry of Housing to homeowners, renovators, builders, architects, designers, developers and municipalities.

Any Ontario resident is eligible who has completed a residential renovation project within three years of this year's entry deadline of July 10. Large scale and re-development projects that are not in themselves residential, but have an effect on the residential community, are also eligible.

There are many categories in the competition, from small scale renovation of single family houses to multiple housing renovations.

A free brochure, *Ontario Renews Awards 1987*, outlines the categories and criteria, and tells readers how to obtain details and entry forms. Copies are available from your local Ministry of Housing office, at Ministry exhibits and home shows, and at the Ontario Renovation Information Centre.

Convert-to-rent

The Ontario Ministry of Housing's Convert-to-Rent program provides interest free loans to create new rental housing in existing single family homes, and to convert vacant factories, schools, warehouses, and other non-residential properties into rental accommodation.

Apartments and flats are eligible for a \$7,000 loan per unit, interest free for 15 years.

An additional \$5,000 per unit is available if they are designed for access by people in wheelchairs.

Half the loan is advanced at 15 per cent completion, the other half at 50 per cent completion. As long as the unit remains rental accommodation, the loan is interest free. After 10 years rental, the loan is repayable in 60 equal monthly installments. (Approximately \$116.66 per month per unit.)

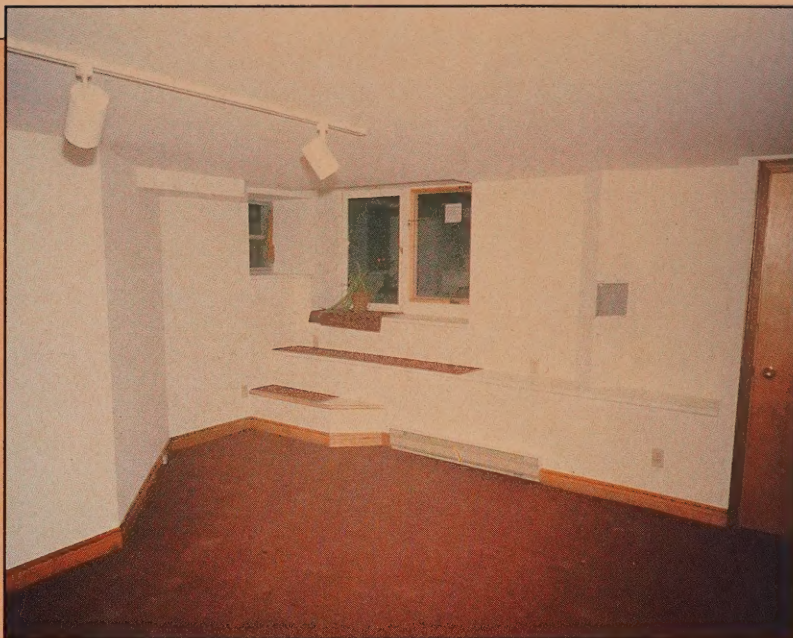
Would your conversion qualify? Current cost ceilings are \$50,000 per unit in Metro Toronto and Northern Ontario (north of the French River), and \$42,000 elsewhere.

If you are undertaking any of the following you should contact your nearest Ontario Housing Corporation regional office:

- converting non-residential property into rental housing (empty warehouse, factory, school, office or space over retail stores);
- converting part of single family homes into rental apartments;
- making more efficient use of currently non-habitable residential property by converting garage, storage, or utility areas;



Outside, his house is unchanged



Mr. Adelman converted his basement into a separate apartment

- adding new rental units to an existing housing project

Free brochures and pamphlets that explain the program in detail are available at these offices, in ministry exhibits at home shows and at the Ontario Renovation Information Centre.

Accessory Apartments I did it—you can too!

An accessory apartment is a boon to almost anyone who needs extra income and has some extra space. Stan Adelman of Toronto was one such homeowner.

Mr. Adelman, who owns an old semi-detached house in Toronto, had been considering converting his basement into an apartment with a separate entrance, kitchen and bathroom. A friend told him about the Convert-to-Rent program, and he decided to investigate.

Mr. Adelman's project was eligible for the program's \$7,000 interest-free loan. Total cost of the conversion was \$30,000. Four thousand dollars were spent converting an oil furnace to natural gas, which gave more habitable floor space.

Another \$4,000 was spent enlarging and raising a window to be used as a second emergency exit, to comply with fire and building codes. The window had been below grade. When it was raised, drainage and insulation had to be installed — an expense that might not be incurred for above grade

apartments. The biggest expense was the new kitchen and bathroom, which together cost \$12,000.

In three months, the project was complete. When Mr. Adelman received the funding for the first half, the contractor received half his fee. "It helped keep the project on schedule," he says.

After running an "apartment-to-rent" ad in the paper, Mr. Adelman received "more calls than I could count about renting it."

The apartment is now rented to two students for \$450 a month, though he acknowledges "I could probably get a lot more. But they're super tenants."

Although Mr. Adelman works as the manager of a "do-it-yourself" bookstore, he found that he was not very adept at manual tasks.

He also says he "messed around" trying to draw his own plans before hiring a professional designer.

"The \$400 was well worth it", Mr. Adelman says of the designer's fee. "The project took off once the city had proper details and plans. When amateurs talk to city planners, we're asked professional questions by professionals. Instead of getting frustrated with bureaucrats, I had somebody who could give them professional answers!"

"Quite rightly, the city insisted on some plans. Between the city planner and my designer, they made much better use of the space than I could have done myself. I highly recommend using a professional. I got a much better job."



Converted Factory in Orangeville

In the centre of Orangeville, about 50 km northwest of Toronto, stands a well-kept four storey apartment building with 58 new units and a waiting list of one hundred would-be-tenants.

A few years ago it was a run-down, vacant factory — its windows a target for rock-throwing vandals, and a worrisome eyesore

to neighbours who walked past the deserted grounds at night.

The owner, George McKenna, bought it two days before it was scheduled to be demolished. Mill Place Apartments property manager, Jan Walker, spotted a newspaper story about the Ministry of Housing's Convert-to-Rent program, and arranged for a visit to the old mill. "The Ministry visitors thought it was okay for a conversion," she says, "so we approached Orangeville. The mill was already in a residential area, and the town was supportive.

"The Ministry of Housing's funds were the catalyst, and nobody was opposed," she says. "The building had been an eyesore, and now people were really enthusiastic about the

change. We never even got a chance to advertise. All the apartments were rented from the blueprints."

Ramps and elevators make the building totally accessible to the handicapped. Mill Place was required to install three subsidized handicapped apartments, but built five.

Purchase price was \$160,000, with a trust company supplying a first mortgage of \$74,200 and the Ministry a second mortgage of \$392,000 to cover renovations. The second mortgage is interest free for ten years, then repayable in 60 equal monthly installments.

"That's what makes it so fantastic," says Ms. Walker. "And so affordable."

How people in Ontario are turning extra space into living space

Many of the projects submitted for Ontario Renews Awards involve making better use of existing structures. Today, people are making extra space work for them.

Most often, they put in a flat or an apartment, sometimes building an addition, sometimes re-arranging space. Vacant factories and schools are also being converted to apartments.

In some neighbourhoods, there is sufficient space on lots to add more dwellings. One such example is the "granny flat," a nickname for Portable Living Units for Seniors, or PLUS.

These modular units look like small, pleasant bungalows. They are trucked to the site (usually a family member's backyard), set on a concrete pad and hooked to hydro and other services.

The granny flat gives seniors private, self-contained living quarters, yet allows them ready access to their families.

One granny flat resident observed recently that she and her family liked living close together, "but not in each other's pocket."

Homeowners are sharing their residences with others and profiting from the venture. But cash isn't the only

incentive to rent out unused space.

Some people like the companionship that sharing their house provides. Others feel more secure knowing someone is in the house when they are at work or on vacation.

Converting is another option worth considering. And the Ministry of Housing is here to help you. Find out if you qualify for an interest-free loan to convert some of your property into rental accommodation.

You won't only be helping yourself. You'll be helping your neighbours and your community.

Converting will increase the number of rental dwellings in the province, help alleviate the shortage of good, affordable rental housing, increase the value of individual homes and benefit entire neighbourhoods. Communities become more vibrant, municipal services are supported by a broader tax base, local merchants have a larger market for their goods and services, and schools have enough students to warrant funds for improvements in programs and staff. In short, the benefits are widespread.

Renting a room, sharing your house or apartment or creating a new flat are ways to use our housing resources to

the best advantage.

If you think you have more space than you need, contact your local municipality about zoning laws, and about government programs that might help you.

Or contact your local Ontario Ministry of Housing office directly, and inquire about: Convert-to-Rent, Home Sharing, Ontario Home Renewal Program, Low-Rise Rehabilitation Program.

Don't forget to ask for these free booklets: *Get Your House in Shape, Plans, Permits and Payments*, and brochures in the *Understanding Your House* series. If you can, drop by the Ontario Renovation Information Centre in Toronto.

You'll be glad you did.



An idea from Australia

Seniors' Changing Requirements

Every year the number of seniors in Ontario increases, as well as their percentage of the total population. Currently, ten per cent of the population is over 65. By the turn of the century that figure will rise to 15 per cent.

More people are living longer, healthier lives. Like most people, the elderly prefer to remain in their own neighbourhoods, and their own houses for as long as possible. In the past seniors sometimes left their homes for financial reasons. Decreased incomes sometimes made it too expensive to keep their property in good repair, while paying utilities and taxes. Some of the elderly could no longer climb stairs,



Granny Flats

"It's really wonderful. I wish every senior citizen could live in one of these", says Mrs. Clara Tafel of Hanmer, Ontario. "They make so much sense. I've got the best of both worlds."

The two worlds Mrs. Tafel refers to are privacy and companionship. Her "granny flat" in Hanmer, a small community in the farm belt just north of Sudbury, allows her to be close to her daughter and her

or keep up with the chores of a large home. Some were lonely.

Now, the Ministry of Housing has several programs which make it easier for seniors to keep their independence. Homesharing, Accessory Apartments, PLUS (Portable Living Units for Seniors) and OHRP (Ontario Home Renewal Program) offer different solutions to different problems of housing the elderly.

Homesharing works just as it sounds. Elderly homeowners share their house or apartment with another, unrelated person, who may or may not be a senior citizen.

Accessory apartments built under the CTR program can help senior homeowners maintain their homes. In addition to the extra income generated by creating one or more rental units in their houses, seniors may also appreciate having less space to look after, and having the companionship, and the security of other residents around them.

Interest free loans are available

through the Ministry of Housing's Convert-to-Rent Program. Further details are available from your local municipal office, Ontario Housing Corporation, or the Ministry of Housing.

Portable Living Units for Seniors, or "granny flats" as they are popularly called are part of a pilot project exploring another alternative for seniors who want to remain independent, but have decreased means and mobility. These self-contained modular units are prebuilt and transported to site, typically the yard of a home owned by other family members.

OHRP (Ontario Home Renewal Program) provides low-interest, partly forgivable loans to low income (below \$20,000 a year) homeowners who wish to bring their houses up to current municipal health and safety standards.

OHRP is administered by municipalities, who have more information and applications.

family, yet live on her own and come and go as she pleases.

"I'm very busy", she says. "I have my own schedule. I like to cook and spend a lot of time cooking."

Her granny flat is a transportable, one storey mini-house set on a landscaped site in her daughter's backyard.

"It's perfect — a complete one bedroom apartment," says Mrs. Tafel. "The kids and their children are right next door if I need them, or they want me to babysit. Sometimes I join them for dinner. Sometimes they're my guests. But they have their house and I have mine. The kids phone before visiting grandma, and I phone before visiting them. It makes the time we

spend together special."

Mrs. Tafel's granny flat is one of a dozen trial units erected in late 1985 in the regions of Sudbury, Ottawa-Carleton and the City of Waterloo. Developed and refined from an Australian project, the granny flat is a totally self-contained, detached temporary dwelling.

Set upon concrete pillars located on the lot of a family member's house, it is usually connected to the water, sewer and hydro services of the permanent house.

"Everybody around here knows my name," says Mrs. Tafel. "But you know, at first I was known around town as 'the granny flat lady'."

Ontario Ministry of Housing Regional Housing Programs Offices

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Field Operations Branch
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(416) 585-6430



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of
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Ontario Hon. Alvin Curling, Minister

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Hamilton, L8P 4R8
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If long distance, ask Operator for
Zenith 20450

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If long distance, dial toll-free
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1-800-465-5015